McELROY, DEUTSCH, MULVANEY & CARPENTER, LLP
Three Gateway Center
100 Mulberry Street
Newark, New Jersey 07102
(973) 622-7711
Attorneys for Defendant,
Metropolitan Life Insurance Company
incorrectly pleaded as "MetLife"

B/v:

Randi F Knepper, Esq.

ROBYN ASHMEN,

UNITED STATES DISTRICT COURT DISTRICT OF NEW JERSEY

Plaintiff,

vs.

Civil Action No.:

UNITED WATER, INC. and METLIFE,

Defendants.

CIVIL ACTION - NOTICE OF REMOVAL

PLEASE TAKE NOTICE that the undersigned attorneys for defendant, Metropolitan Life Insurance Company ("MetLife") incorrectly pleaded as "MetLife" petitions this Honorable Court, pursuant to 28 U.S.C. § 1441, et seq., removing to the United States District Court, District of New Jersey, a matter instituted in the Superior Court of the State of New Jersey, Law Division, Hudson County, bearing Docket No. HUD-L-1563-13.

PLEASE TAKE FURTHER NOTICE that a copy of this removal petition has been filed with the Clerk, Superior Court of New Jersey, Law Division, Hudson County, ... thereby effecting removal pursuant to 28 U.S.C. § 1446(b).

PLEASE TAKE FURTHER NOTICE that by effecting removal of this civil action, MetLife reserves it right to raise any and all defenses available under the Federal Rules of Civil Procedure including, without limitation, FED. R. CIV. P. 12.

PLEASE TAKE FURTHER NOTICE that in support of this notice of removal,

MetLife relies upon the following:

- 1. On or around March 28, 2013, a Complaint and Jury Demand ("Complaint") and Civil Case Information Statement ("CIS") was filed on behalf of Robyn Ashmen ("Ashmen") in the Superior Court of New Jersey, Law Division, Hudson County, bearing Docket No. HUD-L-1563-13. Annexed hereto as Exhibit A is a copy of the Summons, Complaint and CIS which constitutes all process, pleadings and/or orders received by MetLife to date within the meaning and intent of 28 U.S.C. § 1446.
- 2. MetLife received the Summons and an incomplete copy of the Complaint on or around April 13, 2013, by facsimile. Thereafter, in-house counsel for MetLife called counsel for Ashmen and obtained a complete copy of the Summons, Complaint and CIS on April 26, 2013. MetLife first had knowledge of the institution of this suit and the basis for the removal of this action upon its first receipt of the documents annexed hereto as Exhibit A on April 13, 2013 and April 26, 2013. Removal is therefore timely under 28 U.S.C. § 1446(b) in that the filing of the within petition occurred within thirty (30) days of MetLife's receipt of the Summons and Complaint.

- 3. Both defendants consent to the removal of this action to the United States District Court, District of New Jersey. A Consent and Joinder in Removal petition executed by James M. Terranova, Senior Corporate Attorney-Litigation, counsel for United Water is attached hereto as Exhibit B and demonstrates that United Water consents to and joins in this removal petition. United Water was served on April 6, 2013, and accordingly, this removal petition is being filed within 30 days of United Waters's receipt of the Summons and Complaint as well.
- 4. The gravamen of the Complaint concerns Ashmen's eligibility to convert group life insurance she was provided through her employment with United Water into a policy of individual life insurance. Paragraph 5 of the Complaint alleges, "During the course of her employment, plaintiff was provided benefits which included a group life insurance policy in an amount of \$216,000." (Complaint, ¶ 5). The Complaint further alleges that "plaintiff called United Water, Inc. to convert the term policy to an individual policy" (Complaint, ¶ 9), and that United Water did not respond (Complaint, ¶ 10). Ashmen alleges that United Water and MetLife breached its "obligations to plaintiff by not converting said policy to an individual policy" (Complaint, ¶¶ 12 and 15), and seeks damages as a result of the alleged breaches.
- 5. Although not alleged in the Complaint, this action is governed by the Employee Retirement Income Security Act of 1974, as amended, § 29 U.S.C. 1001 *et seq.* ("ERISA") as Ashmen is seeking relief pursuant to the United Water life insurance plan (the "Plan"). The Plan was established and maintained by United Water and is an employee welfare benefit plan within the meaning and intent of ERISA. The Plan was

previously funded through the policy of group life insurance issued by MetLife. Ashmen is seeking relief pursuant to an ERISA plan.

- 6. This Court has original jurisdiction because this matter relates to "a claim or right arising under the laws of the United States." 28 U.S.C. § 1441(b). ERISA vests the district courts of the United States with original jurisdiction over civil actions claiming entitled to ERISA-regulated plan benefits. 29 U.S.C. § 1132(e). Moreover, the United States Supreme Court has mandated that suits to recover benefits from ERISA-regulated plans, such as this one, fall directly under ERISA, which provides "an exclusive federal cause of action for resolution of such disputes." Metropolitan Life Ins. Co. v. Taylor, 481 U.S. 58, 62-63 (1987). The Court's rationale applies to causes of action plead solely as state law claims, even without reference to ERISA on the face of the complaint, because Congress "so completely pre-emp[ted this]... particular area that any civil complaint raising this select group of claims is necessarily federal in character." *Id.* at 63-64, 67. *See also*, Pilot Life Ins. Co. v. Dedeaux, 481 U.S. 41 (1987).
- 7. The instant Notice of Removal is filed within thirty (30) days of MetLife's receipt of a copy of the initial pleading setting forth the claim for relief against it upon which the instant action is based. The time for filing this notice of removal under 28 U.S.C. § 1446(b) has not expired.
- 8. Given the applicability of ERISA, pursuant to 29 U.S.C. § 1132(e), United States District Courts are provided with subject matter jurisdiction over all actions for, *inter alia*, benefits provided under employee welfare benefit plans, including the plan made the subject of the action instituted by Ashmen. Removal is therefore appropriate

under and pursuant to 28 U.S.C. § 1441(a) and (b). Furthermore, pursuant to 29 U.S.C. § 1144, the terms and provisions of ERISA totally preempt all state causes of action, which are asserted in the complaint. *See*, Metropolitan Life Ins. Co. v. Taylor, 481 U.S. 58 (1987).

9. This Court maintains subject matter jurisdiction pursuant to 28 U.S.C. § 1331 and 29 U.S.C. § 1132(e). Moreover, this Court maintains supplemental jurisdiction over all other causes of action and proceedings pursuant to 28 U.S.C. § 1367.

Dated: May 3, 2013

McELROY, DEUTSCH, MULVANEY

& CARPENTER, LLP Attorneys for Defendant,

Metropolitan Life Insurance Company incorrectly-pleaded as "MetLife"

By

Rangi F. Knepper, Esq.

2060102

Exhibit A

MILLER, MEYERSON & CORBO - 35 Journal Square, Suite 1105
Jersey City, NJ 07306
(201) 333-9000 Fax (201) 333-0918
Our File No. 33949

Plaintiff

ROBYN ASHMEN

SUPERIOR COURT OF NEW JERSEY

LAW DIVISION- HUDSON COUNTY

Vs. : DOCKET NO.: HUD-L-1563-13

UNITED WATER, INC. and : Civil Action

METLIFE SUMMONS

TO: METLIFE

501 U.S. 22

Bridgewater, New Jersey

SIR/MADAM:

The Plaintiff, named above, has filed a lawsuit against you in the Superior Court of New Jersey. The Complaint attached to this summons states the basis for this lawsuit. If you dispute this complaint, you or your attorney must file a written answer or motion and proof of service with the deputy clerk of the Superior Court in the county listed above within 35 days from the date you received this summons, not counting the date you received it. (The address of each deputy clerk of the Superior Court is provided.) If the complaint is one in foreclosure, then you must file your written answer or motion and proof of service with the Clerk of the Superior Court, Hughes Justice Complex, CN-971, Trenton, New Jersey 08625. A filing fee of payable to the Clerk of the Superior Court and a completed Case Information Statement (available from the Deputy Clerk of the Superior Court) must accompany your answer or motion when it is filed. You must also send a copy of your answer of motion to plaintiffs attorney whose names and address appears above, or to the plaintiff, if no attorney is named above. A telephone call will not protect your rights; you must file and serve a written answer or motion (with fee of \$135.00 for Law Division and \$125.00 for Chancery Division and completed Case Information Statement) if you want to the Court to hear your defense.

If you do not file and serve a written answer or motion within 35 days, the Court may enter a judgment against you for the relief plaintiff demands, plus interest and costs of suit. If judgment is entered against you, the Sheriff may seize your money, wages or property to pay all or part of the judgment.

If you cannot afford an attorney, you may call the Legal Services office in the county where you live. A list of these offices is provided. If you do not have an attorney and are not eligible for free legal assistance, you may obtain a referral to an attorney by calling one of the Lawyer Referral Services. A list of these numbers is also provided.

Jennifer M. Perez/ JENNIFER M. PEREZ Clerk of the Superior Court

Dated: April 8, 2013

Name of Defendant Being served: METLIFE

ATLANTIC COUNTY:

Deputy Clerk of the Superior Court Civil Division, Direct Filing 1201 Bacharach Blvd., First Floor Atlantic City, NJ 08401 LAWYER REFERRAL (609) 345-3444 LEGAL SERVICES (609) 348-4200

BERGEN COUNTY

Deputy Clerk of the Superior Court Case Processing Section, Room 119 Justice Center, 10 Main Street Newark, NJ 07102 LAWYER REFERRAL (201) 488-0044 LEGAL SERVICES (201) 487-2166

BURLINGTON COUNTY

Deputy Clerk of the Superior Court Central Processing Office Attn: Judicial Intake First Fl., Courts Facility 49 Rancocas Road Mt. Holly, NJ 08060 LAWYER REFERRAL (609) 261-4862 LEGAL SERVICES (609) 261-1088

- CAMDEN COUNTY

Deputy Clerk of the Superior Court Civil Processing Office 1st Fl. Hall of Records 101 Fifth Street Camden, NJ 08103 LAWYER REFERRAL (856) 964-4520 LEGAL SERVICES (856) 964-2010

CAPE MAY COUNTY

Deputy Clerk of the Superior Court 9 Main Street Box DN-209 Cape May Court House, NJ 08210 LAWYER REFERRAL (609) 463-0313 LEGAL SERVICES (609) 465-3001

CUMBERLAND COUNTY

Deputy Clerk of the Superior Court Civil Case Management Office Broad & Fayette Sts., P.O. Box 615 Bridgeton, NJ 08302 LAWYER REFERRAL (856) 692-6207 LEGAL SERVICES (856) 451-0003

ESSEX COUNTY

Deputy Clerk of the Superior Court 50 West Market Street Room 131 Hackensack, NJ 07601

LAWYER REFERRAL (973) 692-6207 LEGAL SERVICES (973) 624-4500

GLOUCESTER COUNTY

Deputy Clerk of the Superior Court Civil Case Management Office Attn: Intake
First Fl., Court House
1 North Broad St., P.O. Box 129
Woodbury, NJ 08096
LAWYER REFERRAL
(856) 848-4589
LEGAL SERVICES
(856) 848-5360

HUDSON COUNTY

Deputy Clerk of the Superior Court Superior Court, Civil Records Dept. Brennan Court House - 1st Fl. 583 Newark Avenue Jersey City, New Jersey 07306 LAWYER REFERRAL (201) 798-2727 LEGAL SERVICES (201) 792-6363

HUNTERDON COUNTY

Deputy Clerk of the Superior Court Civil Division 65 Park Avenue Flemington, NJ 08822 LAWYER REFERRAL (609) 788-6112 LEGAL SERVICES (609) 782-7979

MERCER COUNTY

Deputy Clerk of the Superior Court Local Filing Office, Courthouse 175 S. Broad Street, P.O. Box 8068 Trenton, NJ 08650 LAWYER REFERRAL (609) 858-6200 LEGAL SERVICES

MIDDLESEX COUNTY

(609) 695-6249

Deputy Clerk of the Superior Court Administration Building Third Floor 1 Kennedy Sq., P.O. Box 2633 New Brunswick, NJ 08903-2633 LAWYER REFERRAL (732) 828-0053 LEGAL SERVICES (732) 249-7600

MONMOUTH COUNTY

Deputy Clerk of the Superior Court //1 Monument Park P.O. Box 1269 Freehold, NJ 07728-1262 LAWYER REFERRAL (732) 431-5544 LEGAL SERVICES (732) 866-0020

MORRIS COUNTY

Deputy Clerk of the Superior Court Civil Division
30 Schuyler Pl., P.O. Box 910
Morristown, NJ 07960-0910
LAWYER REFERRAL (973) 267-5882
LEGAL SERVICES (973) 285-6911

OCEAN COUNTY

Deputy Clerk of the Superior Court
Court House, Room 119
118 Washington Street
Toms River, NJ 08754
LAWYER REFERRAL
(732) 240-3666
LEGAL SERVICES
(732) 341-2727
WARREN COUNTY
Deputy Clerk of the Superior Court
Civil Division Office
Court House
413 Second Street
Belvidere, NJ 07823-1500

PASSAIC COUNTY

Deputy Clerk of the Superior Court Civil Division 77 Hamilton Street Paterson, NJ 07505 LAWYER REFERRAL (973) 278-9223 LEGAL SERVICES (973) 345-7171

SALEM COUNTY

Deputy Clerk of the Superior Court 92 Market St., PO Box 18 Salem, NJ 08079 LAWYER REFERRAL 856) 935-5628 LEGAL SERVICES (856) 451-0003

SOMERSET COUNTY

Deputy Clerk of the Superior Court Civil Division Office New Court House, 3rd Fl. P.O. Box 3000 Somerville, NJ 08876

LAWYER REFERRAL

(908) 685-2323 LEGAL SERVICES (908) 231-0840

SUSSEX COUNTY

Deputy Clerk of the Superior Court Sussex County Judicial Center 43-47 High Street Newton, NJ 07860 LAWYER REFERRAL (973) 267-5882 LEGAL SERVICES (973) 383-7400

UNION COUNTY

Deputy Clerk of the Superior Court 1st Fl., Court House Elizabeth, NJ 07207-6073 LAWYER REFERRAL, (908) 353-4715 LEGAL SERVICES (908) 354-4340

LAWYER REFERRAL

(908) 267-5882 LAWYER SERVICE (908) 475-2010 MILLER, MEYERSON & CORBO 955 West Side Avenue Jersey City, NJ 07306 (201) 333-9000 Fax: (201) 333-0918 CUSTOMER SERVICE TEAM

MAR 2 8 2013

Our File No.: 33949 Attorneys for Plaintiff

SUPERIOR COURT OF NEW JERSEY
COUNTY OF HUDSON
CIVIL DIVISION #6

Robyn Ashmen

ROBYN ASHMEN

SUPERIOR COURT OF NEW JERSEY HUDSON COUNTY-LAW DIVISION

Docket No.: L 1563-13

Plaintiff,

vs.

Civil Action

UNITED WATER INC., and METLIFE

Defendants.

COMPLAINT AND JURY DEMAND

Plaintiff, ROBYN ASHMEN, residing at 49 OVERHILL ROAD, EAST BRUNSWICK, NEW JERSEY 08816 complaining of Defendants, UNITED WATER, INC. and METLIFE says that:

- 1. On or about 1998, plaintiff commenced work as a planning coordinator at United Water, Inc.
- 2. Plaintiff worked continuously with United Water, Inc. from 1998 to October 2008, at which time she had achieved the position as senior manager in 2008.
- 3. In 2008, plaintiff became disabled and took a sick leave at United Water, Inc.
- 4. Plaintiff's disability continued and plaintiff remained on extended medical leave until April 11, 2011 when defendant, United Water, Inc. terminated her employment.

- 5. During the course of her employment, plaintiff was provided benefits which included a group life insurance policy in an amount of \$216,000.00.
- 6. Said policy provided that upon termination of employment, it could be converted to an individual policy without a medical examination.
- 7. On August 14, 2012, defendant, MetLife sent to plaintiff a letter that indicated she should begin the conversions process by calling MetLife.
- 8. Plaintiff called defendant, MetLife upon receipt and was advised by a MetLife Representative to disregard the letter that was sent and defendant, United Water would contact her to initiate the conversion process.
- 9. Thereafter, in September/October 2012, plaintiff called United Water, Inc. to convert the term policy to an individual policy without a medical examination.
- 10. United Water did not respond and plaintiff was unable to convert the term policy to an individual policy without a medical examination.
- 11. Because of plaintiff's disability, she cannot obtain life insurance in the amount of \$216,000.00 at the same premium rate she could have if the policy to convert the term policy to an individual policy without a medical examination.

- 12. Defendant United Water breached a duty owed to plaintiff by failing to so what was necessary to enable her to convert the term policy into an individual policy without a medical examination.
- 13. As a consequence of United Water's breach of duty plaintiff has been damaged.

WHEREFORE, plaintiff demands judgment for damages and costs of suit from defendant, United Water Inc.

SECOND COUNT

- 14. Plaintiff repeats, realleges and makes a part hereof each and every allegation of the First Count of the Complaint.
- 15. Defendant, MetLife breached its contractual and other obligations to plaintiff by not converting said policy to an individual policy, plaintiff has been damaged.

WHEREFORE, plaintiff demands judgment for damages and costs of suit from defendant, MetLife.

JURY DEMAND

Plaintiff demands a trial by jury on the issues of this Complaint.

MILLER, MEYERSON & CORBO

BY:

GERALD D. MILLER, ESQ.

Dated: March 26, 2013

Appendix XII-B1



CIVIL CASE INFORMATION STATEMENT (CIS)

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CIVIL CASE INFORMATION STATEMENT

(CIS)
Use for initial pleadings (not motions) under Rule 4:6-1

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Track III	- 450 days' discovery		•	
005	CIVIL RIGHTS			
301	CONDEMNATION			
602	ASSAULT AND BATTERY			
604	MEDICAL MALPRACTICE			
	PRODUCT LIABILITY			
. 607	PROFESSIONAL MALPRACTICE			
608	TOXIC TORT			
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617	INVERSE CONDEMNATION		The second secon	
618	LAW AGAINST DISCRIMINATION (LAD) CASES			
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	PRUDENTIAL TORT LITIGATION	292		
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286	HORMONE REPLACEMENT THERAPY (HRT)	281	BRISTOL-MYERS SQUIBB ENVIRONMENTAL	
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Exhibit B

McELROY, DEUTSCH, MULVANEY & CARPENTER, LLP Three Gateway Center 100 Mulberry Street Newark, New Jersey 07102 (973) 622-7711 Attorneys for Defendant, Metropolitan Life Insurance Company incorrectly pleaded as "MetLife"

By: Randi F. Knepper, Esq.

ROBYN ASHMEN,

UNITED STATES DISTRICT COURT DISTRICT OF NEW JERSEY

Plaintiff,

Civil Action No.:

VS.

UNITED WATER, INC. and METLIFE,

Defendants.

CIVIL ACTION - CONSENT AND JOINDER IN REMOVAL

The undersigned attorney for United Water, Inc. hereby consents to and joins in the removal petition filed in this cause.

By:

Dated: May 3, 2013

UNITED WATER INC.

James M. Terranova, Esq.

Senior Corporate Attorney-Litigation

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